

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : CHAPTER 13

Erin M. Kocotis :
DEBTOR : BKY. NO. 17-16362MDC13

Erin M. Kocotis :
Plaintiff :
vs. : ADV. NO.

PHFA :
Defendant

COMPLAINT TO DETERMINE SECURED STATUS of 3rd Mortgage, PHFA

1. Debtor filed for protection under Chapter 13 on September 18, 2017.
2. Debtor owns her residence 4221 Fairdale Road, Philadelphia, PA with an appraised value of \$120,000. Exhibit A.
3. Debtor has City liens of approximately \$5,700 and a 1st mortgage with Nationstar of approximately \$128,000 for senior liens totally \$133,700.
4. The 2nd mortgage to PHH in the approximate amount of \$58,000 is wholly unsecured.
5. The 3rd mortgage debt to PHFA in the amount of \$9,469 is wholly unsecured.

WHEREFORE, Debtor prays that this Honorable Court entered an order finding the 3rd mortgage to PHFA wholly unsecured pursuant to 11 USC 506 and in Re: McDonald

Respectfully submitted,

Date: **October 3, 2017**

BY: /s/ Michael A. Cataldo
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